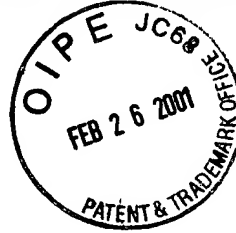


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Hsi-Peng LU  
Serial No.: 09/746,478  
Filing Date: December 26, 2000  
For: METHOD FOR PAYMENT IN EXCHANGE



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Technology Center 2100

**TRANSMITTAL LETTER**

Assistant Commissioner of Patents  
Washington, D. C. 20231

Sir:

Attached hereto is a Substitute Declaration, which now lists the inventor's post office address in Box 201. It is respectfully requested that this Substitute Declaration be made of record in the above application.

Respectfully submitted,

JACOBSON, PRICE, HOLMAN & STERN, PLLC

By: 

John C. Holman  
Reg. No. 22,769

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Atty. Docket No. P66223US0  
Date: February 26, 2001  
JCH:jrc